

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ray Cha  
 Kelly Shin  
 Debtors

Case No. 19-17649-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db/jdb	+Ray Cha, Kelly Shin, 3954 Bainbridge Court, Bensalem, PA 19020-4817
14436271	+Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14436274	+Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212
14436279	+Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14436280	+Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
14436283	+Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709
14436284	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Mar 21 2020 07:08:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Mar 21 2020 03:09:50	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2020 03:09:32	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 21 2020 03:09:44	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14436268	+EDI: AMEREXPR.COM Mar 21 2020 07:08:00	Amex, P.O. Box 981537, El Paso, TX 79998-1537
14436269	EDI: BANKAMER.COM Mar 21 2020 07:08:00	Bank Of America, Po Box 982238, El Paso, TX 79998
14436270	+EDI: TSYS2.COM Mar 21 2020 07:08:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14436272	+EDI: CAPITALONE.COM Mar 21 2020 07:08:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14436273	+EDI: CAPITALONE.COM Mar 21 2020 07:08:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14436275	+E-mail/Text: bankruptcycollections@citadelbanking.com Mar 21 2020 03:09:54	Citadel Federal Cred U, 520 Eagleview Blvd, Exton, PA 19341-1119
14436276	+EDI: CITICORP.COM Mar 21 2020 07:08:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14436277	+EDI: DISCOVER.COM Mar 21 2020 07:08:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14436278	EDI: JPMORGANCHASE Mar 21 2020 07:08:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14436281	+EDI: CITICORP.COM Mar 21 2020 07:08:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14436282	EDI: WFFC.COM Mar 21 2020 07:08:00	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Kelly Shin support@ymalaw.com, ykaecf@gmail.com,  
 paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
 PAUL H. YOUNG on behalf of Debtor Ray Cha support@ymalaw.com, ykaecf@gmail.com,  
 paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Ray Cha</b>	Social Security number or ITIN	<b>xxx-xx-5947</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Kelly Shin</b>	Social Security number or ITIN	<b>xxx-xx-1827</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-17649-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ray Cha

Kelly Shin

3/20/20

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**